

EXHIBIT 13

*** 234206417-002***
PO Box 2000
Chester, PA 19022



02/28/2011



Find an inaccuracy on your report?
Submit your dispute online at:
<http://transunion.com/disputeonline>

SERGIO L. RAMIREZ
36910 BOLINA TE
FREMONT, CA 94536

Enclosed is the TransUnion Personal Credit Report that you requested. As a trusted leader in the consumer credit information industry, TransUnion takes the accuracy of your credit information very seriously. We are committed to providing the complete and reliable credit information that you need to participate in everyday transactions and purchases.

If you believe an item of information to be incomplete or inaccurate, please alert us immediately. We will investigate the data and notify you of the results of our investigation.

To make it easier to request an investigation, you can now submit your request online, **24 hours a day, 7 days a week**. You must have an active email address to use the online service. Please note that your email address will only be used for communicating with you regarding your request and the results of our investigation. Your email address will not be shared with any non-TransUnion entities.

To submit an online request for investigation:

- Step 1.** Go to the TransUnion online investigation service at <http://transunion.com/disputeonline>
Step 2. Follow the instructions provided by the web site.

Once submitted, you will receive online confirmation of your request. You will also be notified by email when we complete our investigation and your results will be available online. You can check the status of your investigation online by logging into your account.

Thank you for helping ensure the accuracy of your credit information.

TransUnion Consumer Relations

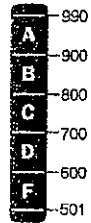
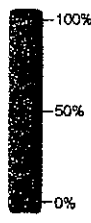
For frequently asked questions about your credit report, please visit
<http://transunion.com/consumerfaqs>.

TU0000015

TransUnion Personal Credit Score

SERGIO L. RAMIREZ

YOUR CREDIT SCORE

Your Score & Grade	Score & Grade Range	Where You Rank
<p>Score Not Purchased (See Below)</p> <p>Grade -</p> <p>Created on 02/28/2011</p> <p>Based on your TransUnion credit report, this is a depiction of your creditworthiness.</p>	<p>Unavailable (See Below)</p>  <p>The numerical score ranges from 990 to 501 equating grade ranges from A to F.</p>	<p>Unavailable (See Below)</p>  <p>Your credit ranks higher than --% of the nation's population.</p>

About your TransUnion Personal Credit Score

Your TransUnion Personal Credit Score is displayed above, and was calculated with the VantageScore credit scoring formula. Your credit score is a snapshot of the contents of your credit report at the time the score was calculated. Using objective, impartial formulas to translate the contents of your credit report into a 3-digit score enables lenders to evaluate your application for credit in a fast, fair and more objective manner. Remember, we constantly update the information contained in your credit report, so your TransUnion Personal Credit Score only represents the score a lender would receive if they requested it today.

Summary

You did not order a TransUnion credit score. You can purchase your credit score for \$7.95 by calling 1-866-SCORE-TU or 1-866-726-7388.

Answers About Credit Scores**• How are credit scores used?**

A credit score is just one of several factors a company usually uses when deciding to extend credit, give insurance coverage or provide financial services to you. A variety of other factors will be considered, such as length of employment, income or previous experience with you. Depending on what you are applying for, different companies weigh each of these factors differently. By using a credit score, they can evaluate your application quickly, fairly and consistently.

• How can I improve my credit score?

A credit score is a snapshot of the contents of your credit report at the time it was calculated. Long-term, responsible credit behavior is the most effective way to improve future scores. Pay bills on time, lower balances and use credit wisely to improve your score over time. You should also review your credit report to ensure it is accurate.

• How do inquiries affect my credit score?

When your credit is checked by a business for the purpose of an application a 'hard inquiry' appears on your credit report. These inquiries can affect your credit score; and typically they have only a small impact. Delinquencies, balances owed, and the length of time you have used credit are all more important. Inquiries have a greater impact if you have a limited credit history.

Additional Information

The TransUnion Personal Credit Score is provided to help you better understand how lenders view your credit report. It is not an endorsement or a determination of your qualification for a loan. The VantageScore credit scoring model was used for this Score Analysis and is not necessarily the same scoring model that may be used by a lender. The resulting credit score may not be identical in every respect to any consumer credit score produced by any other company. Any credit information that has not yet been reported to TransUnion will not be reflected in your consumer disclosure or score. Also, some items disputed directly with creditors are not incorporated in the assessment of your credit score.

Protect Yourself From Identity Theft

Each year, **9 million people** become victims of identity theft. Protect yourself. It's easy. We'll email you within **24 hours** of any critical changes to your credit report.

You'll swiftly find out about:

- fraudulent activity
- new inquiries
- new accounts
- late payments
- and more

Sign up now at:

www.truecredit.com/protect

* Source: The FTC's national education campaign -- *Avoid Theft: Deter, Detect, Defend.*

TU0000016

TransUnion.

Personal Information

SSN: XXX-XX-4070
Date of Birth: 04/1976
Telephone: 365-2344
 Your SSN is partially abbreviated for your protection.

CURRENT ADDRESS

PREVIOUS ADDRESS

Address: 1518 OXFORD ST 8
REDWOOD CITY, CA 94061

Date Reported: 11/2006

Address: 508 ADAMS ST 2
REDWOOD CITY, CA 94062

EMPLOYMENT DATA REPORTED

Position:
Hired:

Position:
Hired:

Position: PAINTER
Hired:

INTERNAL USE ONLY

Account Information

N/A	X	OK	30	60	90	120
Not Applicable	Unknown	Current	30 days late	60 days late	90 days late	120 days late

Satisfactory Accounts

BAC HOME LOANS SERV LP #19258****

Balance:	\$320,549
Date Updated:	01/2011
High Balance:	\$332,308
Terms:	360 MONTHLY \$2314

Account Type: MORTGAGE ACCOUNT
Responsibility: JOINT ACCOUNT

Date Opened: 07/2008

Loan Type: FHA REAL ESTATE MORTGAGE

Last 30 months

[illegible]

Consumer Credit Report for SERGIO L. RAMIREZ

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BANK OF AMERICA #431307035623****

P O BOX 982238
 EL PASO, TX 79998-2238
 (800) 421-2110

Balance: \$2,168
 Date Updated: 02/2011
 High Balance: \$2,532
 Terms: MINIMUM \$31

Pay Status: CURRENT; PAID OR PAYING AS AGREED
 Account Type: REVOLVING ACCOUNT
 Responsibility: AUTHORIZED ACCOUNT
 Date Opened: 05/2006

Loan Type: FLEXIBLE SPENDING CREDIT CARD

Late Payments (48 months)	30	60	90+	Last 48 months	OK '11 dec	OK nov	OK oct	OK sep	OK aug	OK jul	OK jun	OK may	OK apr	OK mar	OK feb	OK '10 dec	OK nov	OK oct	OK sep	OK aug	OK jul	OK jun	OK may	OK apr	OK mar	OK feb
	0	0	0		OK '09 dec	OK nov	OK oct	OK sep	OK aug	OK jul	OK jun	OK may	OK apr	OK mar	OK feb	OK '08 dec	OK nov	OK oct	OK sep	OK aug	OK jul	OK jun	OK may	OK apr	OK mar	OK feb

BANK OF AMERICA #133614221****

4161 PIEDMONT PKWY
 GREENSBORO, NC 27410-8110
 (800) 451-6362

Balance: \$0
 Date Verified: 08/2002
 High Balance: \$165,870
 Terms: 360 MONTHLY \$1586

Pay Status: CURRENT; PAID OR PAYING AS AGREED
 Account Type: MORTGAGE ACCOUNT
 Responsibility: JOINT ACCOUNT
 Date Opened: 11/2000
 Date Closed: 08/2002

Loan Type: CONVENTIONAL REAL ESTATE MTG
 Remarks: CLOSED

CAPITAL ONE BANK USA NA #517805723086****

PO BOX 30281
 SALT LAKE CITY, UT 84130
 (800) 258-9319

Balance: \$537
 Date Updated: 02/2011
 High Balance: \$833
 Credit Limit: \$1,250

Pay Status: CURRENT; PAID OR PAYING AS AGREED
 Account Type: REVOLVING ACCOUNT
 Responsibility: INDIVIDUAL ACCOUNT
 Date Opened: 10/2007

Loan Type: CREDIT CARD

Late Payments (39 months)	30	60	90+	Last 39 months	OK '11 dec	OK nov	OK oct	OK sep	OK aug	OK jul	OK jun	OK may	OK apr	OK mar	OK feb	OK '10 dec	OK nov	OK oct	OK sep	OK aug	OK jul	OK jun	OK may	OK apr	OK mar	OK feb
	0	0	0		OK '09 dec	OK nov	OK oct	OK sep	OK aug	OK jul	OK jun	OK may	OK apr	OK mar	OK feb	OK '08 dec	OK nov									

HSBC BANK #548955511819****

PO BOX 5253
 CAROL STREAM, IL 60197
 (800) 695-6950

Balance: \$0
 Date Updated: 01/2011
 High Balance: \$204
 Credit Limit: \$200

Pay Status: CURRENT; PAID OR PAYING AS AGREED
 Account Type: REVOLVING ACCOUNT
 Responsibility: INDIVIDUAL ACCOUNT
 Date Opened: 10/2006
 Date Paid: 11/2010

Loan Type: CREDIT CARD

Late Payments (48 months)	30	60	90+	Last 48 months	OK dec	OK nov	OK oct	OK sep	OK aug	OK jul	OK jun	OK may	OK apr	OK mar	OK feb	OK '10 dec	OK nov	OK oct	OK sep	OK aug	OK jul	OK jun	OK may	OK apr	OK mar	OK feb	OK '09
	0	0	0		OK dec	OK nov	OK oct	OK sep	OK aug	OK jul	OK jun	OK may	OK apr	OK mar	OK feb	OK '08 dec	OK nov	OK oct	OK sep	OK aug	OK jul	OK jun	OK may	OK apr	OK mar	OK feb	OK '07

TNB-VISA #435237761528****

POB 673
 MINNEAPOLIS, MN 55440-0673
 (888) 755-5856

Balance: \$0
 Date Updated: 02/2011
 High Balance: \$86
 Credit Limit: \$1,000

Pay Status: CURRENT; PAID OR PAYING AS AGREED
 Account Type: REVOLVING ACCOUNT
 Responsibility: INDIVIDUAL ACCOUNT
 Date Opened: 12/2009
 Date Paid: 12/2010

Loan Type: CREDIT CARD

Late Payments (13 months)	30	60	90+	Last 13 months	OK '11 dec	OK nov	OK oct	OK sep	OK aug	OK jul	OK jun	OK may	OK apr	OK mar	OK feb	OK '10
	0	0	0													

Consumer Credit Report for SERGIOL RAMIREZ

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Regular Inquiries

The following companies have received your credit report. Their inquiries remain on your credit report for two years.

DUBLIN ACQUISITION G VIA ODE/DUBLIN NISSAN

5510 SCARLETT DR
 DUBLIN, CA 94568
 (952) 829-0800
 Requested On: 02/27/2011 Inquiry Type: INDIVIDUAL
 Permissible Purpose: CREDIT TRANSACTION

DUBLIN ACQUISITION G VIA ODE/DUBLIN NISSAN

5510 SCARLETT DR
 DUBLIN, CA 94568
 (952) 829-0800
 Requested On: 02/27/2011 Inquiry Type: INDIVIDUAL
 Permissible Purpose: CREDIT TRANSACTION

317 PATELCO CREDIT U VIA CBC/INNOVIS/CBCINNOVIS

PO BOX 1838
 COLUMBUS, OH 43216
 (877) 237-8317
 Requested On: 12/09/2010 Inquiry Type: INDIVIDUAL
 Permissible Purpose: CREDIT TRANSACTION

Account Review Inquiries

The companies listed below obtained information from your consumer report for the purpose of an account review or other business transaction with you. These inquiries are not displayed to anyone but you and will not affect any creditor's decision or any credit score (except insurance companies may have access to other insurance company inquiries and users of a report for employment purposes may have access to other employment inquiries, where permitted by law).

CAPITAL ONE BANK USA NA

PO BOX 30281
 SALT LAKE CITY, UT 84130
 (800) 258-9319
 Requested On: 01/2011

CREDITCOMM

61 BROADWAY
 NEW YORK, NY 10006-2701
 Phone number not available
 Requested On: 01/2011

BAC HOME LOANS SERV LP

450 AMERICAN WAY
 SIMI VALLEY, CA 93065-6285
 Phone number not available
 Requested On: 12/2010

BANK OF AMERICA

4161 PIEDMONT PKWY
 GREENSBORO, NC 27410-8110
 (800) 451-6362
 Requested On: 12/2010

INTERSECTIONS

3901 STONECROFT BL
 CHANTILLY, VA 20151
 (877) 345-2965
 Requested On: 12/2010

DIRECT TO CONSUMER VIA INTERSECTIONS, INC

3901 STONECROFT BL
 CHANTILLY, VA 20151
 (877) 345-2965
 Requested On: 10/2010
 Permissible Purpose: CREDIT MONITORING

SERGIO RAMIREZ VIA CREDIT SCORE EXPRESS/TUI

100 CROSS ST
 SAN LUIS OBISPO, CA 93401
 Phone number not available
 Requested On: 10/2010
 Permissible Purpose: CONSUMER REQUEST

TU INTERACTIVE

100 CROSS ST
 SAN LUIS OBISPO, CA 93401
 Phone number not available
 Requested On: 10/2010

FACTACT FREE DISCLOSURE

PO BOX 1000
 CHESTER, PA 19022
 (800) 888-4213
 Requested On: 09/2010

TU INTERACTIVE

100 CROSS ST
 SAN LUIS OBISPO, CA 93401
 Phone number not available
 Requested On: 09/2010

PARAGON WAY

7500 RIALTO BLVD
 AUSTIN, TX 78735
 (512) 615-1979
 Requested On: 07/2009

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Credit Report Messages

Your credit report contains the following messages.

PROMOTIONAL OPT-OUT: This file has been opted out of promotional lists supplied by TransUnion.

(Note: This statement is set to expire in 06/2012.)

The opt out on your file will remain in effect until the expiration date specified above, unless you request it to be made permanent. To permanently opt out of promotional lists provided by TransUnion, you must send us a signed 'Notice of Election' form, which can be obtained by writing us or calling us at 800-916-8800 and speaking with a representative.

-End of Credit Report-

Should you wish to initiate an investigation, you may do so,

At our web site:

<http://transunion.com/disputeonline>

By Mail:

TransUnion Consumer Relations

P.O. Box 2000

Chester, PA 19022-2000

By Phone:

1-800-916-8800

You may contact us between the hours of 8:00 a.m. and 11:00 p.m. Eastern Time, Monday through Friday, except major holidays.

For all correspondence, please have your TransUnion file number available (located at the top of this report).

Summary of Rights

Para informacion en español, visite www.ftc.gov/credit o escriba a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. For more information, including information about additional rights, go to www.ftc.gov/credit or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

In addition, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.ftc.gov/credit for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.ftc.gov/credit for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, the consumer reporting agency is not required to remove accurate derogatory information from your file unless it is outdated (as described below) or cannot be verified. A consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.ftc.gov/credit.
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688.
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.ftc.gov/credit.

A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT, CONTINUED...

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. Federal enforcers are:

TYPE OF BUSINESS:	CONTACT:
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 1-877-382-4357
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Consumer Help PO Box 1200 Minneapolis, MN 55480 202-452-3693
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Complaints Washington, DC 20552 800-842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-519-4600
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center, 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 1-877-275-3342
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation, Office of Financial Management Washington, DC 20590 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051

California Residents

You have the right to obtain a copy of your credit file from a consumer credit reporting agency. You may be charged a reasonable fee not exceeding eight dollars (\$8). There is no fee, however, if you have been turned down for credit, employment, insurance, or a rental dwelling because of information in your credit report within the preceding 60 days. The consumer credit reporting agency must provide someone to help you interpret the information in your credit file.

You have the right to dispute inaccurate information by contacting the consumer credit reporting agency directly. However, neither you nor any credit repair company or credit service organization has the right to have accurate, current, and verifiable information removed from your credit report. Under the Federal Fair Credit Reporting Act, the consumer credit reporting agency must remove accurate, negative information from your report only if it is over seven years old. Bankruptcy information can be reported for 10 years.

If you have notified a consumer credit reporting agency in writing that you dispute the accuracy of information in your file, the consumer credit reporting agency must then, within 30 business days, reinvestigate and modify or remove inaccurate information. The consumer credit reporting agency may not charge a fee for this service. Any pertinent information and copies of all documents you have concerning an error should be given to the consumer credit reporting agency.

If reinvestigation does not resolve the dispute to your satisfaction, you may send a brief statement to the consumer credit reporting agency to keep in your file, explaining why you think the record is inaccurate. The consumer credit reporting agency must include your statement about disputed information in a report it issues about you.

You have a right to receive a record of all inquiries relating to a credit transaction initiated in 12 months preceding your request. This record shall include the recipients of any consumer credit report.

You may request in writing that the information contained in your file not be provided to a third party for marketing purposes.

You have a right to place a "security alert" in your credit report, which will warn anyone who receives information in your credit report that your identity may have been used without your consent. Recipients of your credit report are required to take reasonable steps, including contacting you at the telephone number you may provide with your security alert, to verify your identity prior to lending money, extending credit, or completing the purchase, lease, or rental of goods or services. The security alert may prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that taking advantage of this right may delay or interfere with the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or cellular phone or other new account, including an extension of credit at point of sale. If you place a security alert on your credit report, you have a right to obtain a free copy of your credit report at the time the 90-day security alert period expires. A security alert may be requested by calling the following toll-free telephone number: (800) 680-7289. California consumers also have the right to obtain a "security freeze."

You have the right to place a "security freeze" on your credit report, which will prohibit a consumer credit reporting agency from releasing any information in your credit report without your express authorization. A security freeze must be requested in writing by mail. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or cellular phone or other new account, including an extension of credit at point of sale. When you place a security freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or authorize the release of your credit report for a specific party or period of time after the freeze is in place. To provide that authorization you must contact the consumer credit reporting agency and provide all of the following:

- (1) The personal identification number or password.
- (2) Proper identification to verify your identity.
- (3) The proper information regarding the third party who is to receive the credit report or the period of time for which the report shall be available to users of the credit report.

A consumer credit reporting agency must authorize the release of your credit report no later than three business days after receiving the above information.

A security freeze does not apply when you have an existing account and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control, or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your application for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, before applying for new credit.

A consumer credit reporting agency may not charge a fee to a consumer for placing or removing a security freeze if the consumer is a victim of identity theft and submits a copy of a valid police report or valid Department of Motor Vehicles investigative report. A person 65 years of age or older with proper identification may be charged a fee of no more than \$5 for placing, lifting, or removing a security freeze. All other consumers may be charged a fee of no more than \$10 for each of these steps.

You have a right to bring civil action against anyone, including a consumer credit reporting agency, who improperly obtains access to a file, knowingly or willfully misuses file data, or fails to correct inaccurate file data.

If you are a victim of identity theft and provide to a consumer credit reporting agency a copy of a valid police report or a valid investigative report made by a Department of Motor Vehicles investigator with peace officer status describing your circumstances, the following shall apply:

- (1) You have a right to have any information you list on the report as allegedly fraudulent promptly blocked so that the information cannot be reported. The information will be unblocked only if (A) the information you provide is a material misrepresentation of the facts, (B) you agree that the information is blocked in error, or (C) you knowingly obtained possession of goods, services, or moneys as a result of the blocked transactions. If blocked information is unblocked, you will be promptly notified.
- (2) Beginning July 1, 2003 you have a right to receive, free of charge and upon request, one copy of your credit report each month for up to 12 consecutive months.